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Students failed by rip-off fees, says watchdog

Mis-selling inquiry would begin if colleges were banks, warns report

Richard Adams
Education editor

Students taking out huge loans to pay for higher education are being failed by universities in England, with only one in three saying they receive value for money, according to a stinging report by the government's spending watchdog.

Amyas Morse, the head of the National Audit Office (NAO), said that if universities were banks they would be investigated for mis-selling, in the latest wave of criticism to hit the sector reeling over extravagant pay for vice-chancellors and ballooning student debt.

The NAO said the Department for Education (DfE) needed to provide more aggressive oversight to ensure value for money. "Young people are taking out substantial loans to pay for courses without much effective help and advice, and the institutions concerned are under very little competitive pressure to provide best value," Morse said.

"If this was a regulated financial market we would be raising the question of mis-selling. The [DfE] is taking action to address some of these issues, but there is a lot that remains to be done."

The NAO also warned of a two-tier system emerging for rich and poor students, with the increased numbers of disadvantaged students now attending universities mainly going to lower-ranked ones.

Meg Hillier, the MP who chairs parliament's Public Accounts Committee, accused the DfE of taking a "hands off" approach that left students floundering under £9,250 annual tuition fees and debts totalling £50,000 on average. "The government is failing to give inexperienced young people the advice and protection they need when making one of the biggest financial decisions of their lives.

"It has created a generation of students

hit by massive debts, many of whom doubt their degree is worth the money paid for it," Hillier said.

The report's conclusions were echoed by Robert Halfon, the Conservative MP who chairs parliament's education committee, who said students were increasingly questioning their ability to repay loans and the value of their degree.

"Recent high-profile examples of stratospheric levels of pay and perks for some university vice-chancellors do little to suggest universities recognise the struggles of their students or, indeed, of poorly paid university staff," Halfon said.

The NAO report warns that universities are too eager to spend their income on building facilities to match their rivals. "There is a risk that increased capital spend represents a zero-sum game, with little overall benefit to educational quality," the report states.

DfE spokesperson said the government was planning "a major review of funding" for tertiary education. "Our reforms, embodied by the Higher Education and Research Act, are helping students make more informed choices about where and what to study, ensuring they get good value for money," the DfE said.

A spokesperson for the Universities UK lobby group said students were rightly demanding greater value for money after the shift to paying tuition fees. "Universities have increased investment in teaching and learning and students are now reporting record levels of satisfaction with their courses," it said.

But Andrew Adonis, the Labour peer who called yesterday for an independent inquiry chaired by the archbishop of Canterbury, Justin Welby, into the "outrageous" pay of vice-chancellors, said the NAO's findings supported his views.

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Oh yes it does. Panto season gets under way ...



The cast punch the air in a scene from the pantomime Rapunzel at Theatre Royal Stratford East Photograph: Tristram Kenton

Johnson makes bid to free Zaghari-Ratcliffe

Patrick Wintour and Jessica Elgot

Boris Johnson will travel to Tehran this weekend in an attempt to win the release of Nazanin Zaghari-Ratcliffe, as well as settle a long-running £400m dispute that could help secure the British-Iranian mother's freedom.

Johnson, making his first visit to Tehran as foreign secretary, will also seek to put Anglo-Iranian relations on a new footing, pointing to the UK's strong defence of the Iranian nuclear deal signed in 2015. It is understood as yet there are no plans for Richard Ratcliffe, Zaghari-Ratcliffe's British husband, to join the delegation as he had requested during a meeting with the foreign secretary last month.

Johnson has played down expectations of an immediate breakthrough in the case

of Zaghari-Ratcliffe. Progress may depend on his conversations in two days of talks with senior Iranian figures including the foreign minister, Javad Zarif.

Zaghari-Ratcliffe, who is said to be close to a mental breakdown, had been due to appear in court on Sunday facing new charges relating to espionage that could see her five-year sentence extended by as much as 10 years. It is not clear if the hearing will still go ahead when the foreign secretary is still in Tehran. There have been suggestions it may be delayed.

Iran's outstanding claim is compensation for the non-delivery of Chieftain tanks first ordered by Tehran in the 1970s. The level of the compensation is largely settled, following a lengthy court case. In advance of the foreign secretary's visit, the Foreign Office is understood to be

actively seeking creative advice on how to overcome the issue of sanctions in order to finally release the funds.

Sources close to the negotiations pointed to the release of a Washington Post reporter, Jason Rezaian, after the US released \$400m in funds frozen since 1981, as well as \$1.3bn in interest, as part of a settlement of a longstanding Iranian claim.

It is not certain a solution will found by next week, but advice is being sought for a breakthrough that would not be in breach of sanctions still in place against the Iranian Revolutionary Guards.

The UK had made a payment into court, but unresolved issues over the method of payment, possibly using the Bank of Eng-

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